

## Niki Khindri

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**From:** G Jackson <geannetta@gmail.com>  
**Sent:** Sunday, February 10, 2019 4:58 PM  
**To:** Ian J Brandt; Niki Khindri  
**Subject:** Fwd: Counter Offer to 123 W. 131st, UNIT 4  
**Attachments:** image001.jpg

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----- Forwarded message -----

**From:** Geannetta <[geannetta@gmail.com](mailto:geannetta@gmail.com)>  
**Date:** Mon, Apr 10, 2017 at 1:25 PM  
**Subject:** Re: Counter Offer to 123 W. 131st, UNIT 4  
**To:** Ayo Haynes <[AHaynes@halstead.com](mailto:AHaynes@halstead.com)>

Good afternoon Ayo,

Thank you kindly for your response. I know it is fairly obvious that I am not familiar with the home buying process, so please forgive me about the timing and the final and best offer. I'm just worried about my financing and closing the deal. This is home for me and I do really want to continue living here in this neighborhood for some years to come. I obtained a new pre-approval for Wells-Fargo which is the same bank which financed Unit 1.

I had the opportunity to review the underwriting guidelines for Freddie Mac, which is what Citibank and Wells Fargo uses. As of March 1, 2017, Freddie Mac actually loosened a lot of its regulations on the resell of established condominiums. This condominium qualifies as an established condominium. In fact, if the buyer is an owner-occupant, they will not worry about the ratio of other investor units in established condominiums. Additionally, Wells Fargo will do approvals of financing for condominium units with low reserves. I do think Wells Fargo will approve this loan as Wells Fargo did with Unit 1 with low reserves. My mortgage banker stated that the underwriting team moves very quickly. What does Frederic need to close the deal?

Best,

Geannetta

On Mon, Apr 10, 2017 at 1:06 AM Ayo Haynes <[AHaynes@halstead.com](mailto:AHaynes@halstead.com)> wrote: